



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/085,977 Confirmation No.: 9041  
Applicant : John J. Loy  
Filed : February 28, 2002  
Title : TRADE RECEIVABLE PROCESSING METHOD AND  
APPARATUS  
TC/Art Unit : 3628  
Examiner: : Frantzy Poinvil  
  
Docket No. : 47004.000300  
Customer No. : 21967

**MAIL STOP RCE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**SUBMISSION OF SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not

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Application No. 10/085,977

to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

As this application was filed after June 30, 2003, copies of U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371 cited on the attached Form PTO-SB/08A (modified), are not being provided as specified in 1276 *O.G.* 55 (5 August 2003).

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action and within three months of the filing date of the application. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Submission of Information Disclosure Statement  
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In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: 11/16/2005

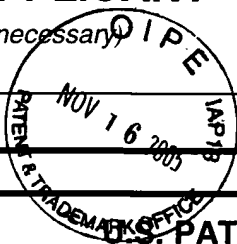
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Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/085,977</b>
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		<b>Art Unit</b>	<b>3628</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
		<b>Attorney Docket Number</b>	<b>47004.000300</b>
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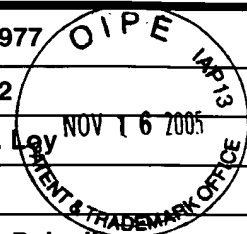


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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 004205780	06-03-1980	Burns, Emmett	
	2.	US 005315508	05-24-1994	Bain et al.	
	3.	US 005477040	12-19-1995	Lalonde, Michael	
	4.	US 005502576	03-26-1996	Ramsay et al.	
	5.	US 005717989	02-10-1998	Tozzoli et al.	
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	10.	US 2001/0037309	11-01-2001	Cartyle St. Vrain	
	11.	US 2001/0047334	11-29-2001	Nappe et al.	
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	13.	US 2002/0012445	01-31-2002	Perry	
	14.	US 2002/0013728	01-31-2002	Wilkman	
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	16.	US 2002/0038363	03-28-2002	MacLean	
	17.	US 2002/0052842	05-02-2002	Schuba et al.	
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	21.	US 2002/0091635	07-11-2002	Dilip et al.	
	22.	US 2002/0107770	08-08-2002	Meyer et al.	
	23.	US 2002/0107788	08-08-2002	Cunningham	
	24.	US 2002/0111837	08-15-2002	Aupperle	

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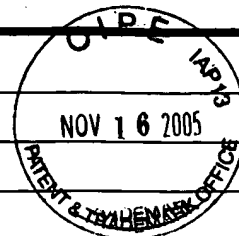
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	25.	US 2002/0138398	09-26-2002	Kalin et al.	
	26.	US 2002/0170966	11-21-2002	Hannigan et al.	
	27.	US 2002/0194096	12-19-2002	Falcone et al.	
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	37.	US 2003/0233305	12-18-2003	Solomon	
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	39.	US 20050033690	02-10-2005	Antognini et al.	
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	46.	US 4700055	10-13-1987	Kashkashian Jr.	
	47.	US 4752877	06-21-1988	Roberts et al.	
	48.	US 4797913	01-10-1989	Kaplan	

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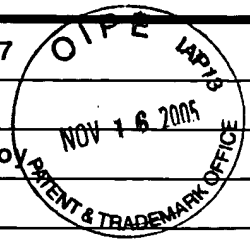
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	50.	US 4812628	03-14-1989	Boston	
	51.	US 4823264	04-18-1989	Deming	
	52.	US 4931793	06-05-1990	Fuhrmann et al.	
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	55.	US 4988849	01-29-1991	Sasaki	
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	69.	US 5237159	08-17-1993	Stephens	
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	72.	US 5311594	05-10-1994	Penzias	

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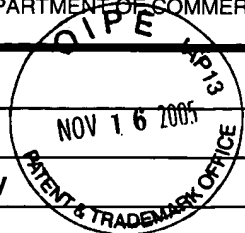
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	77.	US 5367581	11-22-1994	VanHorn	
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	85.	US 5444794	08-22-1995	Uhland	
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	93.	US 5504677	04-02-1996	Pollin	
	94.	US 5506691	04-09-1996	Bednar et al.	
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	96.	US 5532464	07-02-1996	Josephson et al.	

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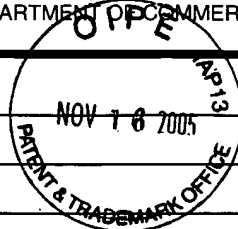
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		<b>Art Unit</b>	<b>3628</b>
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	97.	US 5544046	08-06-1996	Niwa	
	98.	US 5550734	08-27-1996	Tater	
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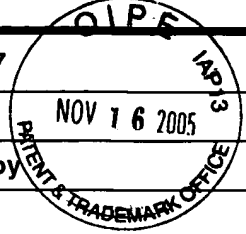
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	121.	US 5659469	08-19-1997	Deaton et al.	
	122.	US 5666493	09-09-1997	Wojcik et al.	
	123.	US 5677955	10-14-1997	Doggett et al.	
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	126.	US 5692132	11-25-1997	Hogan	
	127.	US 5699528	12-16-1997	Hogan	
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	131.	US 5715298	02-03-1998	Rogers	
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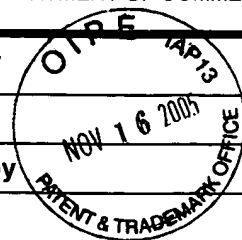


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	145.	US 5819236	10-06-1998	Josephson	
	146.	US 5819238	10-06-1998	Fernholz	
	147.	US 5826241	10-20-1998	Stein	
	148.	US 5826245	10-20-1998	Sandberg-Diment	
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	153.	US 5835580	11-10-1998	Fraser	
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	160.	US 5870721	02-09-1999	Norris	
	161.	US 5870723	02-09-1999	Pare	
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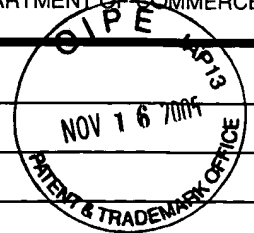
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	170.	US 5910988	06-08-1999	Ballard	
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	172.	US 5920847	07-06-1999	Kolling et al.	
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	174.	US 5940811	08-17-1999	Norris	
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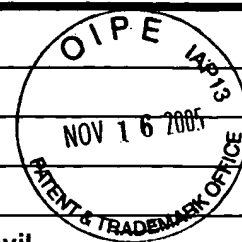
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/085,977</b>
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		<b>Art Unit</b>	<b>3628</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>9 of 12</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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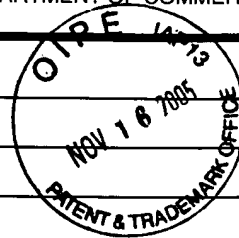
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<b>Sheet</b>	11 of 12	<b>Attorney Docket Number</b>	47004.000300

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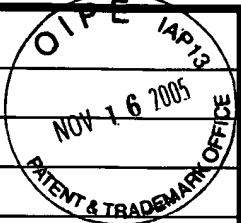
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		<b>Art Unit</b>	<b>3628</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>12 of 12</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>



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**Application Number**

**10/085,977**

**Filing Date**

02/28/02

### First Named Inventor

**John J. Loy**

## Art Unit

3628

**Examiner Name**

## Frantzy Poinvil

**1 of 2**

Attorney Docket Number

**47004.000300**

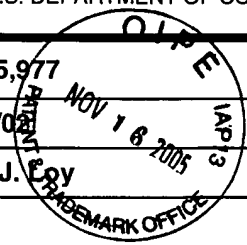
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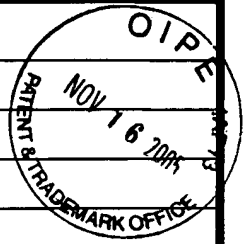
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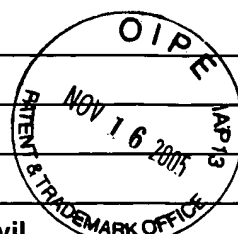
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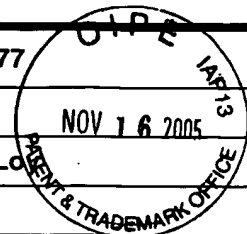
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	30.	LAMOND, Credit Card Transactions Real World and Online, Paying By Credit Card-Real World and Online, <a href="http://www.vir">http://www.vir</a> , printed 7/8/2005	
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